

UAE Banking Indicators

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2013	2014	2015	2016	2017					2018				
	Dec	Dec	Dec	Dec	Feb	Mar	Jun	Sep	Dec*	Jan	Feb**	% Month-on- Month	% Year - to - Date	% Year - on - Year
Gross Bank Assets	2,109.2	2,287.7	2458.9	2592.5	2604.7	2626.5	2632.0	2643.2	2693.8	2688.1	2707.0	0.7%	0.5%	3.9%
1.Total Banks' Reserves at the Central Bank	217.6	234.4	291.3	260.0	258.4	270.9	270.6	279.7	291.4	274.3	279.0	1.7%	-4.3%	8.0%
Reserve Requirements	87.8	104.1	111.9	116.9	118.7	119.9	125.5	122.4	121.4	121.4	123.5	1.7%	1.7%	4.0%
Current Accounts of Banks	21.9	30.8	39.6	34.9	27.8	35.7	42.3	30.7	34.9	20.5	27.2	32.7%	-22.1%	-2.2%
Certificates of Deposit held by Banks	107.9	99.5	139.8	108.2	111.9	115.3	102.8	126.6	135.1	132.4	128.3	-3.1%	-5.0%	14.7%
of which: Islamic Certificates of Deposit	34.1	19.8	20.9	20.1	24.2	26.3	20.4	30.4	38.3	34.4	36.7	6.7%	-4.2%	51.7%
2.Gross Credit	1260.6	1360.9	1465.8	1553.7	1,564.0	1575.4	1569.0	1580.0	1580.3	1587.9	1596.4	0.5%	1.0%	2.1%
Domestic Credit	1188.4	1260.5	1361.9	1433.3	1,439.1	1450.6	1434.6	1447.0	1452.7	1459.1	1464.7	0.4%	0.8%	1.8%
Government	145.4	153.1	166.6	172.4	172.9	176.8	177.9	181.5	175.4	178.0	180.4	1.3%	2.9%	4.3%
Public Sector (GREs)	147.7	166.2	171.4	187.4	189.0	194.8	179.0	175.4	172.3	172.2	170.6	-0.9%	-1.0%	-9.7%
Private Sector	825.6	921.8	999.2	1054.5	1056.9	1058.9	1058.2	1069.6	1086.4	1089.0	1093.4	0.4%	0.6%	3.5%
Business & Industrial Sector Credit ¹	560.4	639.2	687.8	728.4	728.6	731.4	728.6	734.5	748.9	751.7	756.3	0.6%	1.0%	3.8%
Individual	265.2	282.6	311.4	326.1	328.3	327.5	329.6	335.1	337.5	337.3	337.1	-0.1%	-0.1%	2.7%
Non-Banking Financial Institutions	69.7	19.4	24.7	19.0	20.3	20.1	19.5	20.5	18.6	19.9	20.3	2.0%	9.1%	0.0%
Foreign Credit ²	72.2	100.4	103.9	120.4	124.9	124.8	134.4	133.0	127.6	128.8	131.7	2.3%	3.2%	5.4%
of which: Loans & Advances to Non-Residents in AED	15.5	10.2	9.2	14.6	15.0	15.2	15.5	16.0	15.6	16.0	15.9	-0.6%	1.9%	6.0%
3.Total Investments by Banks	186.8	228.0	250.1	288.9	296.5	288.9	294.5	302.8	311.1	316.3	313.5	-0.9%	0.8%	5.7%
Debt securities	105.4	139.7	146.0	186.1	191.4	183.6	187.1	195.7	206.2	206.1	202.3	-1.8%	-1.9%	5.7%
Equities	13.4	14.0	13.5	12.1	12.3	12.2	12.2	11.9	11.3	11.0	10.9	-0.9%	-3.5%	-11.4%
Held to maturity securities	41.9	47.2	62.2	60.4	61.8	62.4	64.7	64.3	62.5	67.8	69.3	2.2%	10.9%	12.1%
Other Investments	26.1	27.1	28.4	30.3	31.0	30.7	30.5	30.9	31.1	31.4	31.0	-1.3%	-0.3%	0.0%
4. Other Assets	444.2	464.4	451.7	489.9	485.8	491.3	497.9	480.7	511.0	509.6	518.1	1.7%	1.4%	6.6%
Due from Head Office/Own Branches/Banking Subsidiaries	114.5	111.7	84.3	102.3	92.3	106.9	73.7	86.5	104.4	90.3	99.7	10.4%	-4.5%	8.0%
Due from Other Banks	199.5	207.1	205.4	208.9	218.7	214.3	197.1	209.6	204.1	214.0	213.3	-0.3%	4.5%	-2.5%
Other Items ³	130.2	145.6	162.0	178.7	174.8	170.1	227.1	184.6	202.5	205.3	205.1	-0.1%	1.3%	17.3%
Bank Deposits	1278.9	1421.3	1471.6	1562.9	1581.4	1602.0	1589.1	1595.8	1627.3	1621.5	1620.1	-0.1%	-0.4%	2.4%
Resident Deposits	1163.9	1267.3	1300.1	1363.9	1389.7	1413.0	1409.3	1407.5	1435.6	1430.5	1432.4	0.1%	-0.2%	3.1%
Government Sector	161.3	188.8	157.4	186.8	199.1	194.0	196.8	201.2	212.0	205.2	202.6	-1.3%	-4.4%	1.8%
GREs (Govt. ownership of more than 50%)	173.6	173.3	190.8	168.4	176.1	192.0	189.6	183.0	191.5	194.9	196.7	0.9%	2.7%	11.7%
Private Sector	790.1	868.8	923.8	980.5	986.3	998.3	983.6	991.9	1001.0	998.0	1002.7	0.5%	0.2%	1.7%
Non-Banking Financial Institutions	38.9	36.4	28.1	28.2	28.2	28.7	39.3	31.4	31.1	32.4	30.4	-6.2%	-2.3%	7.8%
Non-Resident Deposits	115.0	154.0	171.5	199.0	191.7	189.0	179.8	188.3	191.7	191.0	187.7	-1.7%	-2.1%	-2.1%
Average Cost on Bank Deposits ⁴	1.0%	1.0%	1.0%	1.2%		1.2%	1.1%	1.3%	1.3%					
Average Yield on Credit ⁵	5.1%	5.2%	5.0%	5.0%		4.9%	5.0%	5.0%	5.1%					
Capital & Reserves ⁶	244.7	268.0	286.3	307.8	310.9	298.3	302.7	327.1	337.3	339.1	336.7	-0.7%	-0.2%	8.3%
Specific provisions & Interest in Suspense	77.5	71.6	72.4	79.0	80.1	80.5	81.7	83.1	79.7	80.2	84.6	5.5%	6.1%	5.6%
General provisions	19.2	24.1	26.5	28.6	28.8	29.0	29.0	29.7	29.7	31.4	31.5	0.3%	6.1%	9.4%
Lending to Stable Resources Ratio ⁷	84.7%	85.2%	87.1%	86.2%	84.8%	85.4%	85.9%	86.0%	84.5%	84.6%	84.9%	0.4%	0.5%	0.1%
Eligible Liquid Assets Ratio (ELAR) ⁸	14.7%	15.7%	17.4%	16.2%	16.0%	16.8%	17.1%	17.6%	18.3%	17.7%	17.6%	-0.6%	-3.8%	10.0%
Capital Adequacy Ratio - (Tier 1 + Tier 2)	19.3%	18.2%	18.3%	18.9%		18.6%	18.5%	18.7%	18.6%					
of which: Tier 1	16.9%	16.2%	16.6%	17.3%		16.9%	16.9%	17.1%	17.0%					

* Revised to account for Year End Amendments.

** Preliminary data subject to revision.

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

² Includes lending to (Non Resident): Loans to Non Banking Financial Institutions, Trade Bills Discounted and Loans & Advances (Government & Public Sector, Private Sector (corporate and Individuals) in Local and Foreign Currency

³ Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables

⁴ Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.

⁵ Weighted average of yield on all types of outstanding credit.

⁶ Excluding subordinated borrowings/deposits, but including current year profit.

⁷ The Ratio of the Total Advances (Net Lending + Net Financial Guarantees & Stand -by LC + Interbank Placements more than 3 months) to the sum of (Net Free Capital Funds + Total Other Stable Resources)

⁸ ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand, Liquid Assets at the Central Bank and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Assets***

*** Total Assets = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)